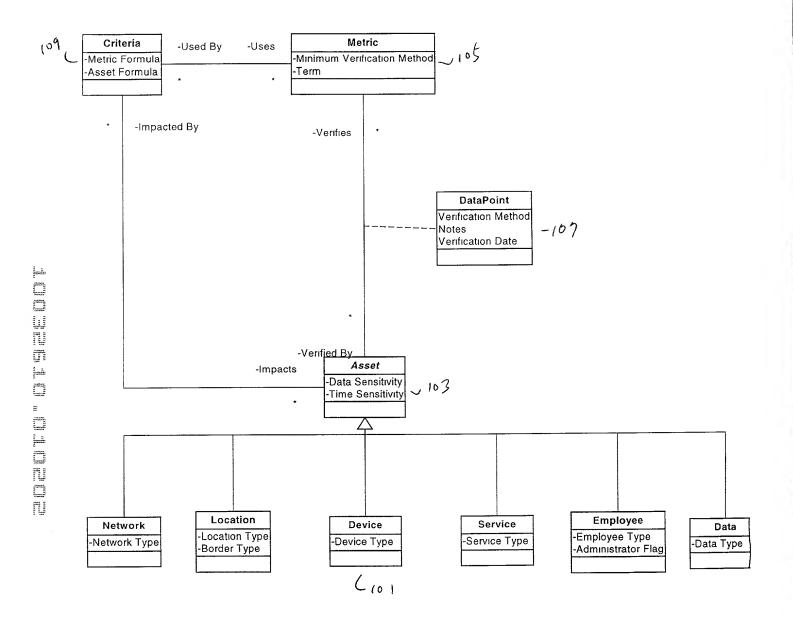
FIGURE 1. SIMPLIFIED MODEL OF CRITERIA AND ASSETS



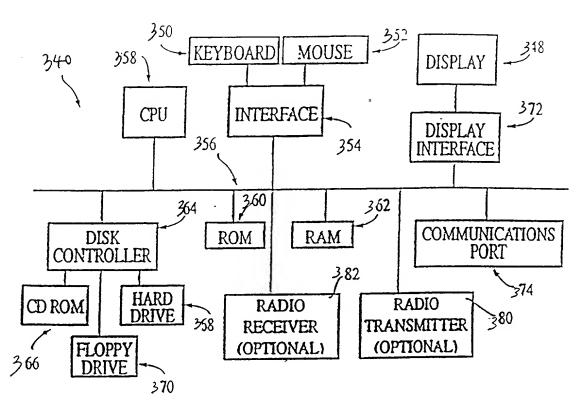


FIG. 3

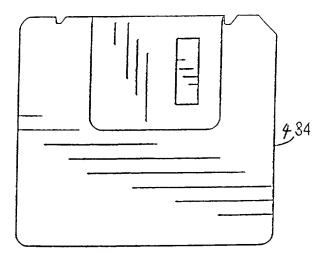


FIG. 4